

DISBURSEMENTS

Losses paid:	
Medical	\$126,382.86
Permanent partial.....	60,876.88
Permanent total.....	4,481.32
Temporary total.....	125,540.55
Fatal	47,664.28
	<u>\$364,945.89</u>
Total paid during current year for losses occurring prior to November 1, 1934.....	\$171,108.33
Total paid during current year for losses occurring November 1, 1934 to November 1, 1935..	193,837.56
Return premiums (cash refunds).....	974.94
Expenses of State Accident Fund.....	35,278.33
Assessment—proportion of expenses of the State Industrial Accident Commission.....	6,766.61
Premium for Reinsurance Treaty.....	2,572.01
Attorney fees and Court Costs.....	385.15
Balance.....	<u>134,625.04</u>
Total disbursements.....	\$545,547.97

*This total surplus is protected by a Reinsurance Treaty whereby, in event of any catastrophe loss, the excess over \$25,000.00 would be paid by the reinsurance company to the limit of \$500,000.00.

State of Maryland

TWENTY-SECOND ANNUAL REPORT

OF THE

State Industrial Accident
Commission

OF MARYLAND

FOR THE YEAR

November 1, 1935, to October 31, 1936

INCLUSIVE

Commissioners

WILLIAM F. BROENING, *Chairman*

EDMUND BUDNITZ

ROBERT H. CARR

OMAR D. CROTHERS

CHARLES S. WARNER

ALBERT E. BROWN, *Secretary.*

LETTER OF TRANSMITTAL

To His Excellency,
HARRY W. NICE, Governor of Maryland,
Annapolis, Maryland.

SIR:

Conformably with the provisions of Section 13, Chapter 800, Acts of the General Assembly of Maryland, 1914, we have the honor to submit herewith the twenty-second annual report of the State Industrial Accident Commission for the fiscal year ending October 31, 1936.

Respectfully,

WM. F. BROENING, *Chairman,*
EDMUND BUDNITZ,
ROBERT H. CARR,
OMAR D. CROTHERS,
CHARLES S. WARNER,
Commissioners,

ALBERT E. BROWN, *Secretary.*

Baltimore, Maryland, December 31, 1936.

TWENTY-SECOND ANNUAL REPORT
of the
STATE INDUSTRIAL ACCIDENT COMMISSION
OF MARYLAND

From November 1, 1935 to October 31, 1936

Summary of General Administrative Work

During the year there were 13,691 employers insured under the terms of the Compensation Law, and there was reported a total of 30,695 industrial accidents. This was an increase of 2,048 as compared with the number of accidents reported in the preceding year.

We disposed of 10,677 claims during the year, 140 of which were claims in fatal cases.

We held 1,756 formal hearings on claims during the year. From our decisions in these cases there were 192 appeals—31 by the employer and insurer and 161 by the claimant.

In 12 months of this report there was paid on awards made during that time the sum of..... \$802,477.67

There was paid for medical expenses in cases where there was no claim for compensation the sum of..... 416,215.87

And there was outstanding for future payment on specific awards made during the year..... 333,709.05

Making a grand total of benefits to beneficiaries under the Act actually paid and outstanding for future payment as a result of our year's work \$1,552,402.59

And this grand total does not include the amount of awards in temporary total disability cases in which the disability continued beyond the year of this report. Such cases are by far the greatest in number, as will be seen by reference to the statistical data given in detail in this report.

ADMINISTRATIVE EXPENSES

(Our fiscal year covered by this report began October 1, 1935
and ended September 30, 1936)

Appropriation by Act of 1935..... 134,079.00

Expenditures

Salaries.....	\$97,489.60
Special Services.....	2,176.78
General Repairs.....	394.25
Traveling Expenses.....	5,583.83
Communication.....	4,036.66
Supplies and Stationery.....	1,947.95
Printing.....	2,467.75
Office Equipment.....	2,336.09
Rent.....	14,187.96
Insurance.....	120.00
Rent of Equipment.....	1,312.17
Other Expenses.....	406.75
Total.....	132,459.79
Balance.....	\$1,619.21

Included in the above expenditures are the following items showing the expense of administering the State Accident Fund for the same period, to wit:

Salaries.....	\$23,820.09
Special Services.....	495.14
General Repairs.....	199.40
Traveling Expenses.....	2,772.31
Communication.....	1,435.18
Supplies and Stationery.....	715.85
Printing.....	1,099.75
Office Equipment.....	676.87
Rent.....	2,622.48
Insurance.....	60.00
Rent of Equipment.....	1,085.56
Other Expenses.....	206.25
Total.....	\$35,178.88

State Treasurer To Be Reimbursed

Under the provisions of Section 27, Article 101, Code of Public General Laws of Maryland, as same was amended by Chapter 213 of the Acts of the General Assembly of Maryland passed at the January session, 1931, the State Industrial Accident Commission is required to assess a special tax for the maintenance of said Commission, other than for conducting the State Accident Fund, against all employers carrying their own insurance in proportion to their several payrolls, and all insurance carriers including the State Accident Fund, in pro-

portion to the aggregate payroll of employers insured therewith, and to collect the same for the use of the State.

The total expenses of the Commission for 12 calendar months of 1935 were \$128,690.90. The total expense of conducting the State Accident Fund for the same period was \$35,148.46, leaving a balance of \$93,542.44 to be collected proportionately according to the amount of payroll carried by the State Accident Fund, the insurance companies, and the self insurers.

The reports submitted by those subject to the provisions of the Workmen's Compensation Act indicated that the total payroll for the calendar year 1935 was \$244,983,785.73, which required an assessment of \$0.000381831 per dollar of payroll to yield \$93,542.44, the amount to be collected. Assessments were made in accordance with the payroll submitted and bills for the same forwarded to those liable under this provision of the Act.

As a result of the aforementioned provision of the Workmen's Compensation Act, the net expenses of the State Industrial Accident Commission, including the expenses of the State Accident Fund, are paid by those coming under the provisions of the Act, and consequently there is absolutely no cost whatsoever to the State of Maryland for the support of the State Industrial Accident Commission. In the administration of the Workmen's Compensation Act by the State Industrial Accident Commission material benefits are obtained, not only by those employed in extra-hazardous employment receiving compensation and medical attention in case of injury, but also by the State, because the State Accident Fund is an asset.

Under the provisions of Section 27, of Article 101, above referred to, assessments have been collected for the years 1918 to 1935 inclusive. By the provisions of Chapter 213, of the Acts of the General Assembly of Maryland passed at its January session, 1931, the maximum amount that may be assessed against, and paid by insurance carriers, including the State Accident Fund, and self insurers, shall not exceed \$110,000.00 for any one year.

NUMBER OF EMPLOYERS INSURED

November 1, 1935, to October 31, 1936

CLASSIFIED BY INDUSTRIES

MINING AND QUARRYING.....	124
MANUFACTURING:	
Stone products.....	106
Clay products.....	21
Glass products.....	28
Ore reduction and smelting.....	6
Rolling mills and steel works.....	19
Metal products.....	323
Machinery and instruments.....	149
Vehicles.....	63
Lumber and wood.....	363
Leather.....	70
Rubber and composition.....	28
Chemicals and allied products.....	216
Paper and paper products.....	65
Printing and publishing.....	270
Textiles.....	53
Clothing and furnishing.....	569
Food, beverages and tobacco.....	868
Miscellaneous.....	42
	3,259
CONSTRUCTION:	
Wrecking and moving.....	29
Grading, excavating, etc.	519
Finishing, equipping and installing.....	2,180
Erection	626
	3,354
TRANSPORTATION AND PUBLIC UTILITIES.....	1,395
TRADE.....	5,331
MISCELLANEOUS.....	228
TOTAL.....	13,691

ACCIDENT REPORTS AND CLAIMS

During the year ending October 31st, 1936, there was filed with the Commission 30,695 reports of industrial accidents, 10,461 non-fatal claims and 126 fatal claims or a total of 10,587 claims.

The number filed during each month follows:

	Employer's Reports	Claims Non-Fatal	Claims Fatal	Claims Total
1935				
November	2,195	772	14	786
December.....	2,093	782	9	791
1936				
January	2,172	823	6	829
February	2,087	743	14	757
March.....	2,070	795	14	809
April.....	2,298	766	9	775
May.....	2,464	750	11	761
June	2,969	930	9	939
July.....	3,155	977	7	984
August.....	3,113	1,046	11	1,057
September	3,087	1,027	12	1,039
October.....	2,992	1,050	10	1,060
Totals.....	30,695	10,461	126	10,587

SPECIFIC AWARDS

	Awarded	Accrued or Paid	Lump-Sum	Outstanding
Fatals.....	\$310,033.79	\$36,817.57	\$47,162.99	\$226,053.23
Permanent Total.....	5,000.00	355.30		4,644.70
Permanent Partial....	233,074.98	89,637.37	40,426.49	103,011.12
Totals.....	\$548,108.77	\$126,810.24	\$87,589.48	\$333,709.05

DURING DISABILITY AWARDS

Temporary totals reported paid.....	\$399,490.96
Temporary partial reported paid.....	816.25
Total	\$400,307.21

AMOUNTS ACCRUED OR REPORTED PAID

Fatal	\$83,980.56
Permanent total.....	355.30
Permanent partial.....	130,063.86
Temporary total	399,490.96
Temporary partial	816.25
Funeral expenses.....	8,250.00
Medical expenses	179,520.74
Total	\$802,477.67
Outstanding on specific awards.....	333,709.05
Reported medical expenses on accidents not resulting in claim	416,215.87
Total	\$1,552,402.59

CLAIMS DISALLOWED AND REASONS FOR DISALLOWING

Disability did not extend beyond waiting period.....	114
Disability did not arise out of or in the course of employment.....	121
Duplicate claim.....	5
Claimant failed to establish right to compensation.....	47
Lack of jurisdiction.....	13
Coverage.....	47
No physician's report.....	9
Not dependent.....	2
Disability not due to accident.....	6
Death not due to accident.....	2
Miscellaneous.....	2
Third party settlement.....	4
Not an employee.....	5
Interstate.....	1
Failure to notify employer within time required by law.....	45
Failure to file claim within time required by law.....	19
Wilful misconduct.....	2
Independent contractors.....	6
Farm labor.....	4
Claimant died before decision was reached.....	3
Total.....	457
Claims dismissed.....	21
Grand total.....	478

HEARINGS

In claims where there are disputed issues of law and fact, a hearing is conducted upon request of any party in interest or upon the Commission's own motion.

Number of Cases Contested

Hearings requested by employer.....	267
Hearings requested by insurer.....	892
Hearings requested by claimant.....	518
Hearings on motion of Commission.....	75
Total.....	1,752
Hearing requests withdrawn prior to hearing.....	53
Total.....	1,699
Claims withdrawn prior to hearing.....	17
Total.....	1,682
Additional hearings on cases included above.....	74
Total sittings of Commission.....	1,756
Number of hearings held away from Baltimore office.....	324

Character of Issues

Number of
Times Raised

Duration of disability.....	140
Arising out of and in course of employment.....	809
Jurisdiction and coverage.....	42
Average weekly wage.....	381
Employment not extra-hazardous.....	33
Dependency.....	82
Notice.....	309
Whether or not accidental injury.....	627
Nature and extent of disability.....	939
Wilful misconduct.....	30
Disfigurement.....	15
Liability for medical bill.....	56
Amount of medical bill.....	10
Intoxication.....	9
Failure to file claim within time required by law.....	155
Lump sum.....	46
Interstate commerce.....	13
Prejudice.....	126
Disability not due to accident.....	270
Occupational disease.....	5
Date of injury.....	25
Liability for compensation.....	70
Casual employment.....	26
Petition to reopen.....	224
Death not due to accident.....	58
Whether accident occurred within meaning of Act.....	49
Sickness or accident.....	23
Injured not an employee.....	65
Malingering.....	0
Additional evidence.....	38
Further disability.....	5
Argument.....	2
Miscellaneous.....	477
Total.....	5,149

Disposition

Decisions directly for claimant.....	1,004
Decisions directly against claimant.....	528
Decisions, miscellaneous.....	8
Cases under consideration.....	35
Cases continued.....	107
Total.....	1,682

Appeals

Appeals by employer and insurer.....	31
Appeals by claimant.....	161
Total.....	192

CASES DISPOSED OF AND PENDING

	Non-Fatal	Fatal	Total
Claims, November 1, 1935, to October 31, 1936..	10,461	126	10,587
Pending, November 1, 1935.....	334	60	394
Total	10,795	186	10,981
Disposed of November 1, 1935, to October 31, 1936	10,537	140	10,677
Pending November 1, 1936.....	258	46	304

Recapitulation of Claims

Temporary totals.....	9,408
Permanent partials.....	424
Permanent total	1
Fatals	94
Total claims allowed.....	9,927
Claims disallowed.....	457
Claims withdrawn and dismissed.....	21
Claims pending	182
Total claims filed.....	10,587

ACCIDENT REPORTS FOR THE FISCAL
YEAR NOVEMBER 1st, 1935, TO
OCTOBER 31st, 1936

STATISTICAL REPORT

TABLE No. 1

Classification According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Agriculture:				
Commercial fruit orchards or mushroom raising.....	19	1	.....	.....
General farming	15	.....	.....	.....
Nurseries—flowers.....	19	3	.....	1
Racing stables—farms (sales stables), riding academies or breeding farms....	17	1	.....	.....
Tree surgery or culture.....	4	1	.....	.....
Landscape gardening.....	3	.....	.....	.....
Mining:				
Coal mining.....	295	10	.....	2
Quarries and Stone Crushing:				
Quarrying and crushing.....	40	2	.....	.....
Clay and sand digging (mining).....	38	3	.....	.....
Other Extractive Industries:				
Logging and lumbering.....	84	1	.....	.....
Shell fisheries and packers.....	55	1	.....	.....
Manufacturing—Food:				
Baking.....	147	6	.....	1
Flour and grist-mill products.....	27	1	.....	.....
Starch, glucose and sugar.....	13	2	.....	.....
Confectionery.....	19	1	.....	.....
Coffee, spices and nuts.....	3	.....	.....	2
Dairy products or milk bottle exchange..	224	5	.....	.....
Slaughtering and meat packing.....	199	8	.....	.....
Packing houses (not slaughtering).....	7	.....	.....	2
Food preserving and canning.....	277	11	.....	.....
Beverages.....	44	2	.....	.....
Brewers or beer distributors.....	141	1	.....	1
Condensed milk or milk products.....	2	.....	.....	.....
Poultry food.....	1	.....	.....	1
Tobacco.....	7	.....	.....	.....
Ice	43	3	.....	.....
Poultry and fish.....	15	.....	.....	1
Stock yard or bone yard.....	1	.....	.....	.....
Olive oil, vinegar, cider, etc.	1	.....	.....	.....
Pickles, kraut, etc.	19	.....	.....	.....
Oleomargarine, butterine, mayonnaise, etc., including rendering plants.....	4	.....	.....	.....
Ice cream	28	1	.....	.....
All other food preparations.....	24	1	.....	.....
Brewers or beer distributors.....	.....	2	.....	.....

TABLE No. 1—Continued

Classification According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Textile Industries:				
Batting, wadding and shoddy.....	1	.....	.....	.....
Cotton and linen goods.....	36	1	.....	.....
Woolen goods.....	28	4	.....	.....
Silk goods (inc. artificial).....	157	5	.....	1
Velour and tapestries.....	1	.....	.....	.....
Umbrellas.....	3	.....	.....	.....
Rag dealers.....	44	.....	.....	.....
Burlap bags, etc.	2	.....	.....	.....
Awnings, tents and window shades.....	1	.....	.....	.....
Thread, yarn, twine and rope manufac- ture .....	.....	1	.....	.....
Novelties, n. o. c.	2	1	.....	.....
Clothing:				
Clothing (general).....	223	6	.....	.....
Headwear.....	18	.....	.....	.....
Furnishing goods.....	2	.....	.....	.....
Bedding.....	2	1	.....	.....
Underwear.....	13	1	.....	.....
Overalls.....	10	.....	.....	.....
Stockings	7	.....	.....	.....
Cleaning and Dyeing:				
Cleaning and dyeing (inc. carpet reno- vating)	3	1	.....	.....
Laundries or cloth shrinking.....	98	3	.....	.....
Leather:				
Tanning and dressing.....	8	.....	.....	.....
Boots and shoes.....	34	4	.....	.....
Leather goods, miscellaneous.....	6	.....	.....	.....
Rubber and Composition Goods:				
Rubber goods.....	22	3	.....	.....
Bone, horn, shell and ivory goods.....	29	.....	.....	1
Oil-cloth and linoleum.....	1	.....	.....	.....
Rubber tires.....	13	.....	.....	.....
Paper and Pulp:				
Paper and pulp.....	39	3	.....	.....
Paper.....	16	.....	.....	.....
Paper Goods:				
Paper boxes.....	31	1	.....	.....
Paper goods, n. o. c.	27	3	.....	1
Toys and sport goods manufacturers.....	11	2	.....	.....
Printing and Engraving:				
Printing	42	3	.....	.....
Publishers.....	39	4	.....	1
Book-binding	7	.....	.....	.....
Electroplaters .....	.....	1	.....	.....
Photo engraving.....	2	.....	.....	.....
Printing and lithographing.....	17	1	.....	.....

TABLE No. 1—Continued

Classification According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Wood Products:				
Saw mills.....	9	1	.....	.....
Planing mills.....	36	3	.....	1
Cooperage.....	29	4	.....	.....
Boxes (wooden).....	25	4	.....	1
Wood turning and pattern makers.....	10	1	.....	.....
Brooms and brushes.....	25	1	.....	.....
Furniture, showcases, and store fixtures..	81	6	.....	1
Sash, door and blind manufacturers.....	34	3	.....	.....
Veneer goods.....	22	1	.....	.....
Musical instruments.....	.....	.....	.....	1
Miscellaneous wood products and preser- vation	4	1	.....	.....
Lumber yards.....	47	5	.....	1
Coffins and caskets.....	11	1	.....	.....
Blast Furnaces, Steel Works, Rolling Mills:				
Steel works.....	198	30	.....	4
Rolling and tube mills.....	113	5	.....	1
Iron and steel fabricating.....	18	.....	.....	.....
Boilers and tanks.....	15	.....	.....	.....
Millwrights.....	33	.....	.....	.....
Metal Goods:				
Foundries	54	6	.....	.....
Cutlery, hand and pneumatic tools.....	4	1	.....	.....
Tin can manufacturers and decoration (inc. tin boxes).....	100	9	.....	.....
Gas, electrical and other fixtures.....	32	3	.....	2
Sheet metal products.....	21	1	.....	.....
Wire and wire products (inc. mattresses)	43	8	.....	1
Metal furniture.....	1	.....	.....	.....
Lead and lead alloys.....	1	.....	.....	.....
Jewelry, silverware and novelties.....	5	1	.....	.....
Enamel ware	14	1	.....	.....
Stoves, ranges, etc.	18	1	.....	.....
Bottle caps and bottle capping machin- ery, etc.....	58	12	.....	.....
Refrigerators, butchers' supplies and soda founts.....	7	.....	.....	.....
Copper and copper products.....	20	3	.....	.....
Batteries.....	1	.....	.....	.....
Aluminum, brass or bronze.....	2	.....	.....	.....
Radiators and supplies (plumbing).....	17	3	.....	.....
Bolt, nut and nail manufacture.....	1	.....	.....	.....
(Metal) food products machinery.....	6	.....	.....	1
All other metal products.....	12	4	.....	.....
Machinery:				
Machine shops.....	82	5	.....	.....
Fine specialty machines and instruments	8	.....	.....	.....
Machinery, n. o. c.	2	.....	.....	.....
Vehicles:				
Automobile, auto dealers, garages.....	274	6	.....	2
Aeroplanes and parts.....	27	7	.....	.....
Carriages, wagons, auto bodies and parts	.....	4	.....	.....
Railroad cars and parts.....	6	2	.....	1
Motor cycles and parts.....	1	.....	.....	.....

TABLE No. 1—Continued

Classification According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Stone Products:				
Cement and other building materials (supplies).....	9	1	.....	.....
Stone grinding or cutting.....	5	1	.....	.....
Stone and marble.....	3	.....	.....	.....
Marble and stone yards.....	2	.....	.....	.....
Asphalt.....	5	.....	.....	.....
Lime.....	11	.....	.....	.....
Cinder blocks.....	7	.....	.....	.....
Concrete blocks, etc.	11	1	.....	.....
Clay Products:				
Brick.....	58	1	.....	.....
Pottery.....	13	.....	.....	.....
Glass Products:				
Glassware.....	87	3	.....	1
Optical lenses.....	4	.....	.....	.....
Glaziers.....	1	.....	.....	.....
Chemical:				
Acids.....	9	.....	.....	.....
Oil and tar by-products.....	21	3	.....	.....
Fertilizers.....	96	1	.....	1
Glue, paste, soap and candles.....	15	1	.....	.....
Paints and colors (pigment).....	19	.....	.....	.....
Chrome.....	12	.....	.....	.....
Drugs (chewing gum).....	8	.....	.....	.....
Extracts (inc. baking powder and soda)..	17	.....	.....	.....
Yeast.....	5	1	.....	.....
Medical and surgical supplies.....	2	1	.....	.....
Air products (oxygen, etc.).....	8	.....	.....	.....
Distillers (alcohol, etc.).....	91	3	.....	1
Dental laboratory.....	5	.....	.....	.....
Chemicals, n. o. c.	51	1	.....	1
Construction:				
General contracting.....	241	8	.....	2
Pile driving.....	13	1	.....	.....
Clearing and grading.....	65	4	.....	2
Street and highway construction or repair.....	91	2	.....	1
Railroad construction.....	1	.....	.....	.....
Drilling.....	8	.....	.....	.....
Excavating and dredging.....	23	1	.....	.....
Ditching and pipe laying.....	49	1	.....	.....
Railroad repair.....	5	.....	.....	.....
Paving.....	25	1	.....	1
Bridge construction or wharf.....	5	.....	.....	.....
Billboard preparation and erection.....	24	.....	.....	1
Building Erection:				
Building.....	1	.....	.....	.....
Masonry (inc. tile setting).....	97	5	.....	2
Structural iron and steel erection.....	32	.....	.....	1
Concrete construction.....	74	2	.....	.....
Sheet metal construction.....	44	1	.....	.....
Carpentry, waterproofing, installation of interior trim.....	308	5	.....	3

TABLE No. 1—Continued

Classification According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Roofing, n. o. c.	71	1	.....	.....
Plumbing, gas and steam fitting.....	159	6	.....	.....
Electrical contractors.....	28	2	.....	1
Painting and decorating.....	45	2	.....	.....
Plastering and paper hanging.....	21	.....	.....	.....
Machinery installation.....	1	.....	.....	.....
Wrecking and moving buildings.....	18	.....	.....	1
Welding and cutting.....	4	.....	.....	.....
Manufacturing, installing and adjusting metal windows.....	15	.....	.....	.....
Installing metal weather strips.....	1	1	.....	.....
Installing furnaces and incinerators.....	13	.....	.....	.....
Installing fence construction.....	3	.....	.....	.....
Insulating boilers and machinery, electric or pipe lines.....	11	.....	.....	1
Ship Building:				
Ship building, steel.....	35	1	.....	1
Boat building.....	14	.....	.....	.....
Ship repair or renovating in drydock.....	16	5	.....	.....
Ship rigging.....	2	.....	.....	.....
Marine construction and repair.....	1	.....	.....	.....
Transportation:				
Water transportation.....	7	.....	.....	.....
Stevedoring.....	217	5	.....	.....
Steam railroads.....	140	12	.....	2
Street railways.....	111	3	.....	1
Cartage and Trucking:				
Taxi operators.....	100	1	.....	3
Trucksters and hucksters.....	283	10	1	5
Fuel, lumber and ice dealers.....	137	3	.....	1
Livery stables and parking spaces (inc. auto rental).....	3	.....	.....	1
Storage incidental to trucking.....	15	1	.....	.....
Express and transfer freight handlers....	7	1	.....	.....
Railway express delivery.....	11	.....	.....	.....
Coal docks.....	1	.....	.....	.....
Public service (coat, apron, towel).....	3	1	.....	.....
Utilities—Public:				
Gas, water and steam.....	3	.....	.....	.....
Gas, electric light and power.....	32	1	.....	5
Telegraph and telephone.....	50	3	.....	3
Refrigerating and heating.....	6	.....	.....	.....
Oil burners.....	4	.....	.....	.....
Electric refrigeration.....	1	.....	.....	.....
Trade:				
Hardware stores, appliances, furniture and household.....	48	1	.....	.....
Stores (general).....	286	7	.....	3
Warehouses (storage).....	23	.....	.....	1
Jewelry stores.....	1	.....	.....	.....
Junk or iron merchants.....	106	3	.....	1
Jobbers.....	1	.....	.....	.....

TABLE No. 1—Continued

Classification According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Wholesale stores, dealers.....	21	.....	.....	.....
Wholesale and retail stores, markets, etc.	26	.....	.....	.....
Commission merchants.....	3	1	.....	.....
Produce dealers and meat.....	183	7	.....	1
Hay, grain and feed merchants.....	14	.....	.....	.....
Mail order houses.....	18	2	.....	.....
News stands, etc.	2	.....	.....	.....
Banks or finance companies.....	4	.....	.....	.....
Office machinery or farm machinery.....	5	.....	.....	.....
Clerical and Professional Service and Employment:				
Agents, salesmen and inspectors.....	6	.....	.....	.....
Patrol agency or private detective.....	2	.....	.....	.....
Office employee (inc. public acct.).....	1	.....	.....	1
Advertising service or distributors (inc. addressing companies).....	5	.....	.....	.....
Care and Custody of Buildings and Grounds:				
Hotels, clubs and restaurants.....	206	13	.....	1
Buildings, n. o. c.	63	2	.....	1
Amusement parks, golf courses, developments and beaches.....	6	.....	.....	1
Homes and charitable institutions.....	2	.....	.....	.....
Cemeteries	24	.....	.....	.....
Miscellaneous Industries:				
Barber shops and turkish baths (inc. beauty parlors).....	3	.....	.....	.....
Bowling alleys and pool rooms (inc. skating rinks).....	9	.....	.....	.....
Churches.....	2	.....	.....	.....
Elevator erection or repair.....	2	.....	.....	.....
Fireworks.....	9	1	.....	1
Garbage reduction or manure gathering..	32	.....	.....	.....
Hospitals and sanitariums.....	19	1	.....	.....
Installing and maintaining automatic fire alarms.....	1	.....	.....	.....
Moving pictures and theatres.....	22	.....	.....	.....
Painting and decorating autos.....	1	.....	.....	.....
Photographers.....	1	.....	.....	.....
Real estate (developers).....	14	.....	.....	.....
Shoe repairing.....	5	.....	.....	.....
Salvaging munitions.....	1	.....	.....	2
Service stations and auto tire accessories	123	1	.....	.....
All other, inc. n. s.	6	1	.....	.....
Schools and colleges.....	40	4	.....	1
Undertakers, funeral directors supplies..	13	.....	.....	.....
Upholstering, lamp shades, china decorations.....	11	.....	.....	.....
Welfare workers, lodges, associations or Y. M. C. A.	11	.....	.....	.....
Window cleaning.....	4	.....	.....	1

TABLE No. 1—Continued

Classification According to Industry

Department of State, Cities and Counties of Maryland:	Temp. Total	Perm. Partial	Perm. Total	Fatal
Anne Arundel County.....	5	.....	.....	.....
Baltimore City.....	184	7	.....	.....
Baltimore County.....	12	1	.....	1
Bel Air	1	.....	.....	.....
Cambridge.....	4	.....	.....	.....
Chevy Chase.....	2	.....	.....	.....
Cumberland	24	.....	.....	.....
Dorchester County	1	.....	.....	.....
Easton.....	1	.....	.....	.....
Elkton.....	3	.....	.....	.....
Frederick or Frederick County.....	1	.....	.....	.....
Garrett County	1	.....	.....	.....
Harford County.....	7	1	.....	.....
Havre de Grace (Mayor and City Council).....	1	.....	.....	.....
Hyattsville (town of).....	2	.....	.....	.....
Montgomery County.....	2	.....	.....	.....
Salisbury.....	2	.....	.....	2
State of Maryland.....	132	4	.....	.....
Taneytown	1	.....	.....	.....
Western Port.....	1	.....	.....	.....
Westminster.....	2	.....	.....	.....
Private Employment:				
Servants	7	.....	.....	1
Total.....	9,408	424	1	94

TABLE No. 2

INSURANCE COMPANIES

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Aetna Casualty and Surety Company.....	162	7	.....	2
Aetna Life Insurance Company.....	49	2	.....	1
Alliance Casualty Company.....	1	.....	.....	.....
American Casualty Company.....	19	1	.....	.....
American Employers Insurance Company..	2	.....	.....	.....
American Motorists Insurance Company...	55	1	.....	.....
American Mutual Liability Insurance Co....	573	25	.....	4
American Policy Holders Insurance Co.....	2	.....	.....	.....
American Surety Company.....	6	.....	.....	1
Associated Indemnity Corporation.....	3	.....	.....	.....
Bankers Indemnity Insurance Company.....	57	.....	.....	.....
Car and General Insurance Company.....	137	8	.....	.....
Casualty Reciprocal Exchange.....	43	2	.....	7
Century Indemnity Company.....	74	3	.....	.....
Columbia Casualty Company.....	20	1	.....	.....
Constitution Indemnity Company.....	1	.....	.....	.....
Continental Casualty Company.....	45	.....	.....	.....
Eagle Indemnity.....	8	.....	.....	.....
Eastern Mutual Casualty Company.....	42	3	.....	3
Employers Liability Assurance Corp., Ltd.	152	9	.....	2
Federal Mutual Liability Insurance Co.....	2	1	.....	.....
Fidelity and Casualty Company.....	169	8	.....	.....
Firemen's Fund Indemnity Company.....	11	.....	.....	1
General Accident Fire and Life Assurance Corporation	97	3	.....	1
Glenn Falls Indemnity Company.....	69	1	.....	2
Globe Indemnity Company.....	142	2	.....	.....
Great American Indemnity Company.....	42	.....	.....	.....
Guardian Casualty Insurance Company.....	5	.....	.....	.....
Hardware Mutual Casualty Company.....	26	1	.....	.....
Hartford Accident and Indemnity Company	120	7	.....	2
Indemnity Insurance Company of North America.....	55	2	.....	.....
Jamestown Mutual Insurance Company.....	3	.....	.....	.....
Liberty Mutual Insurance Company.....	1,014	47	.....	.....
London Guarantee and Accident Ltd. Co....	16	4	.....	.....
London and Lancashire Indemnity Co.....	3	.....	.....	.....
Lumbermen's Mutual Casualty Company....	267	16	.....	2
Lumber Mutual Casualty Insurance Com- pany of New York.....	2	1	.....	.....
Manufacturers Casualty Insurance.....	29	6	.....	2
Maryland Casualty Company.....	392	14	.....	6
Massachusetts Bonding and Insurance Co..	16	.....	.....	.....
Merchants Mutual Casualty Company.....	23	.....	.....	.....
National Casualty Company.....	17	1	.....	.....
New Amsterdam Casualty Company.....	291	11	.....	7
New York Casualty Company.....	11	2	.....	.....
No Insurance.....	142	7	.....	4
Ocean Accident and Guarantee Corp., Ltd.	4	.....	.....	.....
Pennsylvania Threshermen and Farmers Mutual Casualty Insurance Company.....	162	3	.....	2
Phoenix Indemnity Company.....	36	2	.....	.....
Royal Indemnity Company.....	74	6	.....	.....

TABLE No. 2—Continued
Insurance Companies

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Self	1,730	111	.....	21
Security Mutual Casualty Company.....	106	.....	.....	.....
State Accident Fund.....	1,937	77	1	16
Standard Accident Insurance Company.....	38	2	.....	.....
Standard Surety and Casualty Company...	5	.....	.....	.....
Sun Indemnity Company.....	2	.....	.....	.....
Travelers Insurance Company.....	253	5	.....	3
United States Casualty Company.....	122	4	.....	.....
United States Fidelity and Guaranty Co....	483	16	.....	5
Utica Mutual Insurance Company.....	10	.....	.....	.....
Zurich General Accident and Liability In- surance Company.....	25	2	.....	.....
Not determined or not stated.....	6	.....	.....	.....
Total.....	9,408	424	1	94

TABLE No. 3

Classification of Claims According to Average Weekly Wage

Classification of Cases					Classification of Cases				
Dollars	Temp. Total	Perm. Partial	Perm. Total	Fatal	Dollars	Temp. Total	Perm. Partial	Perm. Total	Fatal
1.....	1	....	....	....	38.....	40	3	....	2
2.....	6	....	....	....	39.....	18	....	....	....
3.....	12	2	....	....	40.....	91	5	....	2
4.....	19	2	....	....	41.....	22	1	....	....
5.....	25	7	....	....	42.....	17	1	....	....
6.....	81	3	....	....	43.....	9	4	....	....
7.....	83	2	....	1	44.....	54	2	....	1
8.....	156	7	....	....	45.....	34	1	....	....
9.....	180	10	....	....	46.....	4	1	....	1
10.....	237	16	....	1	47.....	4	....	....	....
11.....	194	11	....	1	48.....	22	1	....	....
12.....	609	14	....	11	49.....	5	1	....	....
13.....	309	7	....	1	50.....	35	2	....	1
14.....	533	21	....	1	52.....	4	....	....	....
15.....	737	22	....	6	53.....	5	....	....	....
16.....	544	29	....	4	54.....	4	....	....	....
17.....	323	16	....	5	55.....	16	4	....	....
18.....	756	34	....	7	56.....	3	....	....	....
19.....	357	18	....	2	57.....	4	....	....	....
20.....	508	22	....	8	58.....	2	....	....	....
21.....	248	7	....	....	59.....	1	....	....	....
22.....	392	22	....	3	60.....	13	....	....	2
23.....	237	14	....	2	61.....	1	....	....	1
24.....	429	21	....	1	64.....	2	....	....	....
25.....	430	12	....	3	65.....	5	....	....	....
26.....	203	15	....	2	66.....	4	....	....	....
27.....	127	6	1	1	67.....	2	2	....	....
28.....	153	14	....	2	68.....	2	....	....	....
29.....	115	8	....	....	70.....	2	....	....	....
30.....	343	12	....	6	75.....	8	....	....	....
31.....	73	7	....	2	79.....	1	....	....	....
32.....	136	4	....	4	80.....	2	....	....	....
33.....	117	3	....	1	100.....	1	....	....	1
34.....	51	3	....	1	105.....	1	....	....	....
35.....	162	5	....	2	Not Stated	3	....	....	1
36.....	60	1	....	3					
37.....	21	1	....	1					
Total.....	9,408	424	1	94	Total.....	9,408	424	1	94

TABLE No. 4

Classification of Claims According to Age and Sex

Age	Temp. Total		Perm. Part.		Perm. Total		Fatal	
	Male	Female	Male	Female	Male	Female	Male	Female
11.....	1	....	....	....	....	....	....	....
12.....	3	....	....	....	....	....	....	....
14.....	3	....	....	1	....	....	....	....
15.....	5	....	5	1	....	....	....	....
16.....	33	5	5	....	....	....	1	....
17.....	85	20	5	1	....	....	....	1
18.....	205	34	12	1	....	....	2	....
19.....	237	40	9	1	....	....	....	....
20.....	257	38	15	....	....	....	3	1
21.....	296	45	14	2	....	....	....	....
22.....	299	31	13	1	....	....	1	....
23.....	297	27	8	2	....	....	1	....
24.....	257	25	13	....	....	....	3	....
25.....	316	18	11	1	....	....	1	....
26.....	281	21	13	....	....	....	2	....
27.....	278	18	11	2	....	....	1	....
28.....	288	30	9	3	....	....	3	....
29.....	269	22	9	2	....	....	5	....
30.....	264	24	10	....	....	....	2	....
31.....	234	12	12	....	....	....	1	....
32.....	261	24	12	2	....	....	1	....
33.....	218	16	12	3	....	....	2	....
34.....	206	8	7	....	....	....	1	....
35.....	280	20	5	....	....	....	4	....
36.....	247	19	11	....	....	....	....	....
37.....	205	10	6	1	....	....	....	....
38.....	231	19	7	1	....	....	2	....
39.....	194	13	10	....	....	....	6	....
40.....	225	21	12	1	....	....	1	....
41.....	149	14	9	....	....	....	....	....
42.....	208	11	8	....	1	....	....	....
43.....	174	8	5	....	....	....	1	....
44.....	143	10	6	....	....	....	4	....
45.....	178	16	7	....	....	....	3	....
46.....	152	5	8	....	....	....	2	....
47.....	120	14	11	....	....	....	1	....
48.....	134	9	10	....	....	....	....	....
49.....	113	6	6	....	....	....	5	....
50.....	161	11	15	....	....	....	....	....
51.....	89	5	1	....	....	....	2	....
52.....	117	7	7	....	....	....	2	....
53.....	87	4	6	....	....	....	1	....
54.....	101	9	7	....	....	....	2	....
55.....	80	2	7	....	....	....	2	....
56.....	73	1	2	1	....	....	2	....
57.....	65	4	....	....	....	....	....	....
58.....	79	5	5	....	....	....	1	....
59.....	64	2	2	....	....	....	2	....
60.....	72	4	5	....	....	....	3	....
61.....	48	3	1	....	....	....	2	....
62.....	38	4	3	....	....	....	....	....
63.....	35	3	2	....	....	....	1	....
64.....	31	2	....	....	....	....	1	....
65.....	30	2	5	....	....	....	....	....
66.....	23	3	....	....	....	....	....	....

TABLE No. 4—Continued

Classification of Claims According to Age and Sex

Age	Temp. Total		Perm. Part.		Perm. Total		Fatal	
	Male	Female	Male	Female	Male	Female	Male	Female
67.....	21	1	....	....	....	....	1	....
68.....	19	2	2	....	....	....	2	....
69.....	15	....	....	....	....	....	1	....
70.....	19	....	3	1	....	....	1	....
71.....	4	2	....	....	....	....	....	....
72.....	6	....	....	....	....	....	1	....
73.....	5	....	....	....	....	....	....	....
75.....	5	2	1	....	....	....	....	....
76.....	4	....	....	....	....	....	....	....
77.....	2	....	1	....	....	....	....	....
78.....	5	....	....	....	....	....	....	....
79.....	....	1	....	....	....	....	....	....
82.....	1	....	....	....	....	....	....	....
85.....	1	....	....	....	....	....	....	....
93.....	1	....	....	....	....	....	....	....
Not stated.....	28	6	1	....	....	....	6	....
Total.....	8,670	738	397	27	1	....	92	2

TABLE No. 5

Classification of Claims According to Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Prime Movers:				
Electric motors and dynamos.....	1	....	....	....
Power Transmission Apparatus:				
Belts and pulleys.....	13	1	....	....
Chains and sprockets.....	8	4	....	....
Ropes, cables, sheaves, or drums.....	1	11	....	....
Gears, cams, friction wheels, cogs.....	24	10	....	....
All other.....	12	1	....	....
Power-Working Machinery:				
Glass-making machines.....	1	6	....	....
Bricks.....	1	....	....	....
Stone and marble working machines.....	1	....	....	....
Metal Working Machinery:				
Abrasive wheels.....	4	1	....	....
Bending and straightening machines.....	1	....	....	....
Drills or drill presses.....	3	....	....	....
Milling, gear-cutting and grinding machines.....	1	3	....	....
Lathes and automatic screw machines.....	4	....	....	....
Punch, stamping and trimming presses..	13	10	....	1
Drop hammers.....	2	....	....	....
Rolling mills (including blooming mills)	8	2	....	....
Shears.....	4	10	....	....
Wire and tube working machines.....	4	3	....	....
Automatic can-making machines.....	4	3	....	....
Saws.....	1	....	....	....
Metal working machines, n. o. c.	5	1	....	....
Wood-Working Machinery:				
Tenoning, planing, and molding machines	5	4	....	....
Saws—band, scroll, or jig.....	36	21	....	....
Shapers (inc. special head cutters).....	1	3	....	....
Brush and broom-making machines.....	3	....	....	....
Jointers.....	10	11	....	....
Cooperage machines.....	2	1	....	....
Drills.....	1	....	....	....
Wood-working machines, n. o. c.	6	2	....	....
Leather-Products Machinery:				
Shoemaking and repairing machinery....	9	3	....	....
Leather-products machines, n. o. c.	1	....	....	....
Paper Making Machinery:				
Calendars.....	6	....	....	....
Paper Products Machinery:				
Automatic box-making machines.....	7	....	....	....
Stamping, stencil and cutting machines..	7	....	....	....
Presses (printing).....	5	5	....	....
Bookbinding machines.....	1	....	....	1
Paper-products machines, n. o. c.	10	....	....	....

TABLE No. 5—Continued

Classification of Claims According to Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Textile Machinery:	5	1		
Sewing-machines.....				
Cloth and goods cutting and stamping machines.....	8	1		
Pressing machines.....	1			
Carding and combing machines.....	1	1		
Weaving machines.....	3	1		
Dyeing, finishing, and printing machines.....	1			
Textile machines, n. o. c.	2	3		
Laundry Machines:	24			
Ironing machines.....	3			
Washing machines.....	6			
Laundry machines, n. o. c.				
Food-Products Machinery:				
Cleaning, preparing and sorting machines.....	6	1		
Milling and grinding machines.....	7	5		
Mixing machines.....	12	1		
Shaping and forming machines.....	2	1		
Cutting machines.....	23	5		
Colanders (candy rolls, etc.).....	3			
Crushers (ice crushers, etc.).....	3	2		
Barrelling, bagging and canning machines.....	2	3		
Bottling machines.....		1		
Stamping presses and labeling machines.....	5	6		
Tobacco working machines.....	1			
Food-products machines, n. o. c.	6	2		
Chemical Products Machinery:				
Soaps, greases, oils and fertilizers.....	1	1		
Rubber, celluloid composition, pearl, tortoise shell, and bone.....	7	1		
Chemical products, n. o. c.	2			
Hoisting Apparatus:				
Elevators.....	5	2		
Cranes.....	1	2		1
Blocks, falls, tackles, windlasses, etc.	1	1		
Conveyors.....	2			
Buckets, mine cages, etc.	3			
Construction Machinery:				
Concrete mixers.....	1	1		
Road rollers.....		1		
Construction machines, n. o. c.		2		1
Special Machinery:				
Special machinery, n. o. c.	2	1		
Total	371	162		4

TABLE No. 6

Classification of Claims According to Non-Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Vehicles (Not Including Construction of):				
Cars and engines, inc. street-cars and locomotives.....				1
Collisions or derailments.....	6			
Breaking or spragging.....	6			
Coupling or uncoupling.....	5			
Crossing or standing on track.....	4			
Getting on or off at rest.....	11			
Getting on or off in motion.....	6			
Repairing track.....	1			
Riding on.....	4			
Switching.....	2			
Locomotive accidents, n. o. c.	11			2
Mining cars.....	19	1		
Industrial cars.....	1			
Automobile and other power vehicles.....	594	11		20
Bicycles.....	6	1		
Motorcycles.....	7			
Aeroplanes.....	1	1		
Animal-drawn vehicles.....	34			
Water craft.....	1			
Pressure Equipment:				
Steam and hot water escaping.....	1			
All other steam pressure apparatus.....	5			
Explosive Substances:				
Premature shots.....	2			
Misfires or delayed shots.....	7			
Handling.....	5			
Gas.....	4			
Gasoline and other petroleum products.....	10			
Ammonia apparatus.....	1			
Acetylene.....	2			
Automobile tires.....	8	1		
Beverages.....	11	1		2
All other accidents due to explosion.....	25	1		
Electricity:				
Motors and generators.....				1
Transmission wires.....	5			1
Transformers.....	4			
Switches and controllers.....	2			2
Trolley wires.....	7			2
Electricity, n. o. c.	17			
Conflagration and Flames:				
Flames (clothing).....	4	1		
Alcoholic solutions.....	2			1
Gasoline.....	27	1		3
Acetylene welding and cutting.....	7			
Acetylene gas and electric flash.....	4			
Mixture of acids or compounds.....	1			
Mine fires, explosions from.....	1			
Conflagration and flames, n. o. c.	27			
Hot Substances:				
Hot water.....	89			1
Asphalt, pitch and tar.....	89	1		

TABLE No. 6—Continued

Classification of Claims According to Non-Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Other hot liquids.....	10			
Metal, molten.....	38			
Metal, not molten.....	50	2		
Radiant heat.....	2			
Syrup, candy.....	2			
All other hot objects.....	18	1		
Falls of Persons:				
Benches, boxes, chairs and tables.....	58	2		
Boilers, tanks.....	19	1		2
Bridges.....	9			1
Cranes, derricks.....	15			
Piles of materials.....	19			1
Poles, trees, and piling.....	16			1
Runways, balconies, etc.....	46	2		
Tramways and trestles.....	13			
Buildings.....	8			
Loading platforms and gangplanks.....	27	1		1
Floors.....	13	2		
Openings.....	26			1
Roofs.....	20			
Stairs and steps.....	238	2		4
Ladders.....	163	4		8
Scaffolds and staging.....	139	1		4
Into excavations.....	41			
Bins and vats containing hot or corrosive substances.....	5	1		1
Bins and vats (all others).....	3			
Pits and shafts.....	12			
Stumbling over objects.....	193	4		
Slipping on level.....	682	7		1
Slipping of objects or tools handled.....	20			
Falls from elevations, n. o. c.....	28			
All other falls including strains from near falls due to slipping or stumbling.....	209	2		1
Falling Objects:				
Collapse of:				
Scaffolds and staging.....	1			
Chutes, conveyors and slides.....	3			
Piles of materials stacked or stored.....	4			1
Derricks.....	1			
All others (inc. cave-ins).....	5			
From Elevations:				
Buildings and walls in course of construction or demolition.....	12	1		
Tramways and trestles, including bridges.....	2			
Racks and shelves.....	3			
Chutes, conveyors, slides and screens.....	7			
Hoisting apparatus.....	2			
Machines and work benches.....	13	1		
Ladders.....	4			
Scaffolds and staging.....	6			
Bins and pockets.....	3			
Piles of material stacked or stored.....	1			
Other elevations.....	402	14		3
Trees:				
Trees, in felling.....	6			
Limbs or trees, not in felling.....	4			

TABLE No. 6—Continued

Classification of Claims According to Non-Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Objects:				
Tipping over of objects (not handled).....	110	1		
Into Excavations:				
Ditches and trenches.....	23			
Pits or excavations.....	14	1		
In Tunnels—Objects Falling Into Mines and Quarries:				
Coal, rock, and ore at working place (not roof).....	2	1		
Coal, rock, and ore from pillars or ribs (not roof), including rolls of coal or rock.....	22			
Roof, in working places.....	30			2
Cave-in of mine.....	2			
All other mine accidents.....	8			
All Other Falling or Shifting Objects:				
Miscellaneous shifting objects due to wind.....	1			
Rolling objects.....	80	2		
Handling of Objects:				
Continual aggravation from handling.....	6			
Heavy objects (strain in handling).....	854	3		2
Objects dropped or tipping over.....	403	8	1	
Objects thrown.....	5			
Objects falling from load.....	318	8		2
Objects falling from pile (while piling or unpling).....	66	1		
Caught between object handled and other object.....	545	62		
Sharp or rough objects.....	677	31		1
Trucks, carts, and wheelbarrows.....	144	2		
Handling, n. o. c.....	33			
Hand Tools:				
Glancing and slipping.....	361	20		
Breaking or coming apart.....	29	3		
Objects set in motion by.....	80	4		
Bruise or aggravation from use of.....	34			
All others.....	10			
Stepping on Objects:				
Nails.....	160			
All other sharp objects.....	72			
Striking Against Objects (Inc. Kneeling On):				
Nails, screws, etc.....	67	1		1
Sharp projections or splinters.....	133	2		
Fellow employee.....	4			
Other fixed objects.....	424	11		2
Struck by Objects:				
Swinging objects.....	43	1		
Flying objects.....	60	3		
Kick-backs from saw or other machinery.....	60	5		1
Poisonous and Corrosive Substances:				
From inhaling fumes.....	4			1

TABLE No. 6—Continued

Classification of Claims According to Non-Mechanical Sources of Injury

List of Poisonous or Corrosive Substances:	Temp. Total	Perm. Partial	Perm. Total	Fatal
Alkali	1	.....	.....	.....
Alcohol	2	.....	.....	.....
Ammonia	5	.....	.....	2
Arsenic	3	.....	.....	.....
Caustic soda.....	6	.....	.....	.....
Turpentine	1	.....	.....	.....
Carbon monoxide (including gas).....	4	.....	.....	.....
Lime.....	12	.....	.....	.....
Gasoline or kerosene.....	3	.....	.....	.....
Acid phosphate (fertilizer).....	1	.....	.....	.....
Lye (potash and soda).....	1	.....	.....	.....
Cement (Portland type).....	6	.....	.....	.....
Chemical, n. o. c.	7	.....	.....	.....
Creosote	1	.....	.....	.....
Chlorine gas.....	1	.....	.....	.....
Ivy, oak or vegetable poisoning.....	16	.....	.....	.....
Lead or paint.....	20	.....	.....	.....
Acids, n. o. c.	33	.....	.....	.....
Poisonous substances, n. o. c.	15	.....	.....	.....
Cyanide potassium	2	.....	.....	.....
Chrome or chromic acid.....	1	.....	.....	.....
Occupational Disease:				
All other non-infectious diseases.....	2	.....	.....	.....
Miscellaneous:				
Elements:				
Heat prostration and sunstroke.....	5	.....	.....	1
Other exposure.....	12	4	.....	1
Animals:				
Draft animals.....	39	2	.....	.....
Dogs	3	.....	.....	.....
Insects.....	5	.....	.....	.....
Fish, crabs, etc.	1	.....	.....	.....
All other animals.....	1	.....	.....	.....
Violence:				
Violence, co-employee.....	2	.....	.....	.....
In protecting property.....	8	.....	.....	.....
Maintaining order.....	2	1	.....	.....
Doors, windows, covers.....	82	10	.....	.....
Discharge of weapons.....	3	.....	.....	1
Strains due to position assumed.....	46	.....	.....	1
All other violence.....	12	.....	.....	.....
All Other:				
Fainting or convulsion.....	4	.....	.....	3
Flying particles, n. o. c.	73	7	.....	.....
Drenching or drowning.....	1	.....	.....	1
All other causes, n. o. c.	4	.....	.....	2
Totals of non-mechanical sources of injury.....	9,037	262	1	90
Totals of mechanical sources of injury.....	371	162	.....	4
Grand totals.....	9,408	424	1	94

TABLE No. 7

Classification of Claims According to Nature of Injury

	Temp. Total	Result- ing in Infec- tions	Perm. Partial	Result- ing in Infec- tions
Bruises, contusions, and abrasions.....	2,631	119	31	1
Burns and scalds.....	497	14	7	1
Concussions	14	.....	1	.....
Cuts and lacerations.....	2,186	96	79	1
Punctures	637	67	16	5
Amputations.....	4	.....	227	1
Dislocations	27	.....	.....	.....
Fractures	737	.....	40	1
Sprains and strains.....	2,429	11	13	1
Electrocutions or electric shock.....	3	.....	.....	.....
All other (including not stated).....	243	13	10	.....
Total.....	9,408	320	424	11

TABLE No. 8

Classification of Claims According to Location of Injury

	Temp. Total	Perm. Partial	Perm. Total
Head:			
Brain.....	14	1	.....
Eye.....	191	20	.....
Eyes.....	7	.....	.....
Internal ear or ears.....	1	3	.....
External ear or ears.....	2	1	.....
Jaws, lower.....	4	.....	.....
Skull (temporal bone).....	27	1	.....
Scalp.....	149	1	.....
Head, general.....	4	.....	.....
Eye (foreign bodies).....	65	5	.....
Face and Neck:			
Forehead.....	1	.....	.....
Nose.....	6	.....	.....
Cheek or molar.....	2	.....	.....
Lips, chin and mouth.....	4	.....	.....
Face, n. o. c.	115	3	.....
Neck.....	34	.....	.....
Antrum.....	1	.....	.....
Throat.....	1	.....	.....
Trunk:			
Lumbar vertebrae.....	53	1	.....
Vertebrae.....	3	.....	.....
Cervical vertebrae.....	2	.....	.....
Dorsal vertebrae.....	3	.....	.....
Spinal process.....	2	.....	.....
Ribs.....	129	.....	.....
Thorax, external (back or sides).....	391	1	.....
Thorax, front.....	124	.....	.....
Thorax, posterior lumbar (back strain).....	415	3	.....
Thorax, side.....	124	.....	.....
Abdomen, external.....	92	.....	.....
Groin.....	33	.....	.....
Sacrum or coccyx.....	10	1	.....
Pelvic region.....	1	.....	.....
Pelvic (ilium).....	9	.....	.....
Anus, rectum or perineum.....	11	.....	.....
Penis (inc. spermatic cord).....	1	.....	.....
Testicles.....	41	.....	.....
Scrotum.....	6	.....	.....
Hernia.....	215	1	.....
Buttocks.....	2	.....	.....
Sacro-iliac joint.....	1	.....	.....
Urethra.....	1	.....	.....
Breast.....	1	.....	.....
Kidneys.....	1	.....	.....
Stomach (internal).....	1	.....	.....
Hemorrhoids.....	1	.....	.....
Lungs.....	4	.....	.....
Upper Extremities:			
Scapula.....	4	.....	.....
Clavicle.....	22	.....	.....

TABLE No. 8—Continued

Classification of Claims According to Location of Injury

	Temp. Total	Perm. Partial	Perm. Total
Shoulder, dislocation.....	10	.....	.....
Shoulder (excluding dislocation).....	155	1	.....
Humerus.....	2	.....	.....
Elbow or condyle.....	90	1	.....
Forearm.....	55	1	.....
Radius.....	19	.....	.....
Ulna.....	1	.....	.....
Radius and ulna.....	2	.....	.....
Wrist or wrists.....	275	3	.....
Arm, general.....	403	9	.....
Arms.....	3	.....	.....
Arm and leg.....	3	.....	.....
Styloid process.....	1	.....	.....
One arm and one hand.....	8	1	.....
Scaphoid carpus.....	2	.....	.....
Hand:			
Hand, n. o. c.	770	17	.....
Hands.....	48	.....	.....
Hand and foot.....	1	2	.....
Palm.....	109	.....	.....
Hand, dorsum.....	74	.....	.....
Metacarpal, one.....	9	.....	.....
Thumb.....	396	36	.....
Index finger.....	371	92	.....
Middle finger.....	337	52	.....
Ring finger.....	169	34	.....
Little finger.....	146	40	.....
Thumb and one finger.....	11	4	.....
Thumb and two or more fingers.....	6	.....	.....
Two fingers.....	119	32	.....
Three fingers.....	8	2	.....
Four fingers.....	17	11	.....
Fingers, n. s.	48	1	.....
Two thumbs.....	2	1	.....
Lower Extremities:			
Hip.....	66	.....	.....
Hip joint (dislocation of hip or fracture of head of femur).....	3	.....	.....
Thigh or thighs.....	15	.....	.....
Femur.....	5	.....	.....
Patella.....	16	1	.....
Knee or knees.....	402	1	.....
Leg.....	569	7	.....
Tibia.....	9	.....	.....
Fibula.....	6	1	.....
Tibia and fibula.....	2	.....	.....
One leg and one foot.....	476	2	.....
Ankle.....	702	12	1
Foot.....	22	1	.....
Metatarsals.....	170	.....	.....
Sole of foot.....	93	.....	.....
Top of foot.....	18	.....	.....
Feet.....	59	.....	.....
Heel.....	240	4	.....
Great toe or toes.....			.....

TABLE No. 8—Continued

Classification of Claims According to Location of Injury

	Temp. Total	Perm. Partial	Perm. Total
Lesser toe.....	39	2	.....
Great toe and lesser toe or toes.....	3	1	.....
Two or more lesser toes.....	3	1	.....
Malleolus.....	1	1	.....
Foot and ankle.....	21	.....	.....
Both legs.....	2	.....	.....
Both ankles.....	4	1	.....
Oscalcis.....	3	.....	.....
Astragalus.....	.....	.....	.....
Miscellaneous:			
Asphyxiation.....	1	.....	.....
Electric shock or electrocution.....	2	.....	.....
Gassed.....	3	.....	.....
Heat prostration or frost bites.....	2	.....	.....
Inhaling dust.....	1	.....	.....
Lead poisoning.....	13	.....	.....
Multiple injuries.....	424	7	.....
Overcome by fumes.....	3	.....	.....
Paint poisoning.....	1	.....	.....
Total.....	9,408	424	1

TABLE No. 9

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Acetylene welders.....	15	.....	.....	.....
Acetylene workers.....	5	.....	.....	.....
Acid and dye workers.....	2	.....	.....	.....
Aeroplane builder or mechanic.....	6	1	.....	.....
Agents or solicitors.....	1	.....	.....	.....
Apprentice.....	19	4	.....	1
Artists (inc. sign painters and draftsmen)	6	.....	.....	.....
Assemblers.....	15	1	.....	.....
Automobile mechanics, etc.	259	10	.....	4
Axe men.....	1	.....	.....	.....
Bakers.....	69	1	.....	.....
Bartenders.....	4	.....	.....	.....
Basket-makers.....	5	.....	.....	.....
Beatermen.....	2	.....	.....	.....
Bedding workers.....	1	.....	.....	.....
Blacksmiths.....	26	1	.....	.....
Boilermakers or repairmen.....	27	2	.....	.....
Bottlers.....	19	.....	.....	.....
Bookbinders.....	5	.....	.....	.....
Bookkeepers (clerical workers).....	6	.....	.....	.....
Boxmakers.....	9	2	.....	1
Boys (office, floor, etc.).....	2	.....	.....	.....
Brakemen.....	10	2	.....	1
Brewers.....	51	.....	.....	2
Bricklayers.....	45	.....	.....	.....
Bridge carpenters, etc.	10	.....	.....	.....
Broom-makers (inc. brush makers).....	16	.....	.....	1
Burners.....	4	.....	.....	1
Butchers.....	143	10	.....	.....
Cabinet makers (inc. bench hands).....	28	5	.....	.....
Candy makers.....	2	.....	.....	1
Canners.....	74	4	.....	.....
Carders.....	2	1	.....	.....
Carmen (inc. repairmen).....	24	3	.....	5
Carpenters.....	328	12	.....	.....
Cashiers.....	1	.....	.....	.....
Catchers.....	17	2	.....	.....
Caulkers and chippers.....	7	.....	.....	.....
Cement workers.....	16	.....	.....	.....
Charwomen.....	21	.....	.....	4
Chauffeurs.....	423	7	.....	.....
Chemists (inc. drug handlers and laboratory workers).....	14	.....	.....	.....
Clay workers (inc. clay miners).....	15	.....	.....	.....
Cleaners (general).....	9	.....	.....	3
Clerks.....	177	4	.....	.....
Coal handlers (inc. coal passers).....	4	.....	.....	.....
Collectors.....	12	.....	.....	.....
Concrete workers.....	9	.....	.....	1
Conductors or ship pilots.....	13	.....	.....	.....
Cooks.....	48	1	.....	.....
Coopers.....	7	1	.....	.....
Coppersmiths (inc. tinsmiths).....	1	.....	.....	.....
Crabpickers (inc. oyster shuckers).....	39	2	.....	.....
Crane men.....	26	3	.....	.....
Cupola tenders.....	1	1	.....	.....

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Cutters (clothing).....	15	1	.....	.....
Dairymen.....	19	1	.....	.....
Deck hands.....	2	.....	.....	.....
Delivery boys or distributors.....	17	.....	.....	.....
Die sinkers (inc. die setters).....	6	1	.....	.....
Dispatchers (inc. signalmen).....	4	.....	.....	.....
Dockmen.....	5	1	.....	.....
Dock builders.....	2	.....	.....	.....
Doormen (hotel, etc., inc. bell boys).....	2	.....	.....	.....
Doublers and winders.....	10	.....	.....	.....
Drillers.....	9	.....	.....	.....
Drivers.....	6	.....	.....	.....
Electricians.....	60	1	.....	1
Elevator (constructors or mechanics).....	2	.....	.....	.....
Elevator operators.....	12	.....	.....	.....
Enamelers.....	2	.....	.....	.....
Engineers.....	46	1	.....	2
Engineers (mechanical).....	2	.....	.....	.....
Examiners.....	8	.....	.....	.....
Farmers.....	12	.....	.....	.....
Finishers (all other).....	3	.....	.....	.....
Firemen (fire department).....	4	.....	.....	.....
Firemen.....	39	1	.....	.....
Fireworks makers.....	2	.....	.....	.....
Foremen, superintendents or overseers.....	133	12	.....	4
Forest rangers (inc. timber cutters, etc.).....	21	.....	.....	.....
Forewomen.....	6	.....	.....	.....
Foundrymen.....	3	.....	.....	.....
Furnacemen.....	6	2	.....	.....
Furniture finishers.....	9	.....	.....	.....
Galvanizers.....	3	.....	.....	.....
Gardeners or caretakers.....	8	.....	.....	.....
Glass blowers.....	4	.....	.....	.....
Glass workers.....	2	1	.....	.....
Glaziers.....	5	.....	.....	.....
Ground men.....	2	.....	.....	1
Guards.....	4	.....	.....	.....
Handymen.....	26	1	.....	.....
Hat blockers, etc.....	11	.....	.....	.....
Heaters.....	16	.....	.....	.....
Helpers, general.....	405	24	.....	1
Hod carriers.....	8	.....	.....	.....
Hostlers.....	9	.....	.....	.....
Ice cream makers.....	1	.....	.....	.....
Ice handlers.....	22	.....	.....	.....
Inspectors.....	13	1	.....	.....
Insulators.....	3	.....	.....	.....
Ironworkers.....	4	.....	.....	.....
Ironworkers (structural) steel.....	39	3	.....	1
Janitors, janitresses.....	47	.....	.....	.....
Jewelers, silversmiths.....	2	.....	.....	.....
Jockeys or exercise boys.....	4	1	.....	.....
Jointers.....	8	2	.....	.....
Kitchen helpers.....	45	2	.....	.....
Knitters.....	3	.....	.....	.....
Labelers.....	5	.....	.....	.....
Laborers (common n. o. c.).....	2,173	59	.....	13
Laborers (skilled).....	114	5	.....	2
Ladle men.....	5	.....	.....	1

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Laundrymen, laundrywomen (inc. dyers)....	43	4	.....	.....
Leather workers.....	5	.....	.....	.....
Life guards.....	1	.....	.....	.....
Linemen.....	36	.....	.....	4
Linoleum mechanics.....	2	.....	.....	1
Lithographers or linotypers.....	3	.....	.....	.....
Loggers (inc. lumbermen).....	7	.....	.....	1
Maids.....	22	1	.....	.....
Managers or superintendents.....	85	1	.....	1
Matrons (inc. stewardesses).....	4	.....	.....	.....
Machinists, all around (inc. machine in- stallers).....	180	13	.....	1
Machinists (inc. barrel turners, lathe hands, etc.).....	1	.....	.....	.....
Machine operators.....	352	61	.....	1
Masseurs (inc. barbers, manicurists and hairdressers).....	3	.....	.....	.....
Mechanics, general.....	13	3	.....	.....
Messengers.....	5	1	.....	.....
Metal workers.....	32	3	.....	.....
Milliners.....	1	.....	.....	.....
Millmen (gristmill).....	8	.....	.....	2
Millwrights.....	23	3	.....	.....
Miners.....	259	11	.....	2
Molders.....	37	3	.....	.....
Motormen.....	47	.....	.....	.....
Moving picture machine operators.....	2	.....	.....	.....
Musicians.....	1	.....	.....	.....
Nurses, attendants.....	7	1	.....	.....
Oilers or machine cleaners.....	12	2	.....	1
Operators (telephone and telegraph).....	1	.....	.....	.....
Operators (oil and gas station or garage attendants).....	1	.....	.....	.....
Opticians.....	24	.....	.....	.....
Openers.....	1	.....	.....	.....
Packers.....	10	.....	.....	1
Painters.....	127	1	.....	.....
Paint mixers.....	103	2	.....	.....
Paper hangers.....	3	.....	.....	.....
Patternmakers, coremakers.....	5	1	.....	.....
Photographers or photo engravers.....	5	.....	.....	.....
Pile drivers.....	2	.....	.....	.....
Pin setters.....	13	1	.....	.....
Plasterers.....	8	.....	.....	.....
Plumbers.....	12	1	.....	1
Policemen, patrolmen, detectives.....	53	.....	.....	.....
Polishers, buffers, and platers.....	10	.....	.....	.....
Porters.....	4	.....	.....	.....
Pressers, clothing (inc. dry cleaning).....	48	1	.....	.....
Press operators.....	59	2	.....	.....
Printers, etc., engravers, press operators....	37	13	.....	.....
Pumpmen.....	43	2	.....	.....
Punchers.....	3	1	.....	.....
Quarrymen.....	1	2	.....	.....
Radiomen.....	18	.....	.....	.....
Riggers.....	1	.....	.....	1
Riveters.....	10	1	.....	.....
Rollers.....	6	.....	.....	.....
Roofmen.....	5	.....	.....	.....
	64	.....	.....	.....

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Roughers	21	.....	.....	.....
Rubber workers.....	.....	1	.....	.....
Salesmen (outside or buyers).....	270	5	.....	8
Salesmen, saleswomen (inside).....	112	4	.....	.....
Sand blasters.....	1	.....	.....	.....
Sausage linkers, stuffers.....	7	.....	.....	.....
Saw operators, mill hands.....	35	5	.....	.....
Sawyers	14	3	.....	.....
Service men (excluding radio).....	16	.....	.....	.....
Sewers (hand).....	43	1	.....	.....
Sewing machine operators.....	60	.....	.....	.....
Shearmen	39	5	.....	.....
Sheet metal workers (weather strippers)....	33	4	.....	.....
Ship carpenters.....	7	1	.....	.....
Shipwrights	4	.....	.....	.....
Shoemakers or repairmen.....	21	3	.....	.....
Structural metal workers (not iron).....	2	.....	.....	.....
Soda dispensers.....	16	.....	.....	.....
Sorters (rag, etc.).....	6	.....	.....	.....
Spinners	14	1	.....	.....
Stable keepers.....	5	.....	.....	.....
Steam fitters	72	3	.....	2
Steel workers.....	78	10	.....	2
Stevedores, longshoremen.....	187	5	.....	.....
Stone cutters, masons.....	28	2	.....	.....
Tailors or seamstresses.....	15	1	.....	.....
Tankmen.....	3	1	.....	.....
Teachers, counsellors or instructors.....	1	.....	.....	.....
Teamsters.....	12	1	.....	.....
Textile workers, n. o. c.	118	2	.....	.....
Tire builders.....	11	.....	.....	.....
Tile setters.....	8	1	.....	.....
Trackmen (inc. repairmen).....	10	2	.....	.....
Tractor operators (inc. graders, steam shovels, stone crushers).....	19	2	.....	.....
Tree surgeons (inc. florists).....	7	.....	.....	.....
Truckmen (helpers on trucks).....	111	2	.....	.....
Truckers (auto).....	292	13	.....	8
Truckers (hand)	49	1	.....	.....
Undertakers.....	4	.....	.....	.....
Umbrella tippers or makers.....	2	.....	.....	.....
Upholsterers.....	20	.....	.....	.....
Ushers.....	4	.....	.....	.....
Vulcanizers (inc. tire repair).....	3	.....	.....	.....
Waiters and waitresses.....	64	5	.....	.....
Warehousemen.....	22	1	.....	1
Watchmen, caretakers and timekeepers.....	49	1	.....	4
Weavers	10	.....	.....	.....
Welders.....	26	.....	.....	.....
Window cleaners.....	7	.....	.....	1
Window dressers (decorators).....	4	.....	.....	.....
Wire workers.....	1	1	.....	.....
Wiremen.....	1	.....	.....	.....
Woodworkers.....	8	1	.....	.....
Yardmen.....	10	1	.....	.....
Total.....	9,408	424	1	94

TABLE No. 10

Dependents of Fatal Cases

	No. of Cases
Widow.....	40
Widow with one child.....	14
Widow with two children.....	4
Widow with three children.....	5
Widow with four children.....	3
Widow with five children.....	1
Widow with six children.....	2
Mother dependent.....	3
Grandmother dependent.....	2
Grandfather dependent.....	1
Widow and mother dependent.....	1
Widow and father dependent.....	1
Father and mother dependent.....	1
Mother partially dependent.....	3
Father partially dependent.....	1
Father and mother partially dependent.....	4
Daughter and granddaughter partially dependent.....	1
Daughter and two granddaughters partially dependent.....	1
Sister partially dependent.....	2
Brother partially dependent.....	1
No dependents.....	3
Total.....	94
Claims disallowed.....	10
Claims pending.....	18
Claims dismissed.....	4
Grand Total.....	126

**REPORT OF THE
SAFETY DEPARTMENT
State Industrial Accident Commission**

Baltimore, Maryland, November 1, 1936.

THE STATE INDUSTRIAL ACCIDENT COMMISSION,
741 Equitable Building,
Baltimore, Maryland.

GENTLEMEN:

Respectfully submitted herewith is the annual report of the Safety Department for the year ending October 31, 1936.

The establishment and maintenance of conditions of safety and the prevention of accidental injuries to employees is the main objective of this Department. One of the most successful methods of achieving this objective from the viewpoint of a state agency is through reasonable regulations and the dissemination of practical information. The safety codes adopted and issued by this Commission as minimum specific requirements are all based on industrial experience, and constitute the best way of meeting the technical part of this problem of accident prevention.

By inspecting the plants of employers and observing their operating methods, many accident producing causes have been eliminated or corrected. The field work of the Safety Engineers of the casualty insurance companies, who have worked in close cooperation with us, has contributed in a large measure to the correction of accident hazards.

During the year inspections were made in 120 plants, employing approximately 30,000 employees. These plants were well distributed throughout the State. When an inspection was made and unsafe conditions or practices found to exist, the hazard was defined and orders issued for correction. It is gratifying to report that enforcement proceedings have not been necessary to eliminate hazards, as employers in all cases readily agreed to comply with our recommendations.

The following is a brief summary of recommendations made or orders issued for the correction of unsafe conditions:

Safeguarding Machinery:		Improvements in buildings, etc.:	
Adjust guards	2	Clean up (fire and stumbling hazard)	4
Belts	14	Clear aisles and passageways..	10
Chains and sprockets	1	Repair fire doors	1
Abrasive wheels	9	Improve piling	6
Gears	5	Install or improve exhaust systems	4
Punch presses	2	Electrical hazard	3
Pulleys and fly-wheels	8	Provide or improve lighting....	4
Saws	10	Provide or repair hand railings	1
Shafting	4	Repair floors or platforms.....	5
Points of operation	21	Safeguard windows	1
Miscellaneous	7	Safeguard floor openings.....	2
Hazard in handling of dynamite	13	Barricade ditches or holes.....	3
Provide or use eye protection..	1	Repair or replace ladders.....	4
Safeguard elevators	1	Repair stairs	2
Repair or dress tools	1	Miscellaneous	9

Visits were also made to places of employment where accidents had been reported to investigate the cause and, if possible, prevent a recurrence. The investigation stimulates the employer and workmen in an attempt to control operating hazards and the prevention of accidents, and enables us to make good contacts at a propitious time.

Toxic fumes, gases, poisonous solvents and dusts continue to receive our study and attention.

There were three bulletins and one safety news letter issued during the year to the employers on our mailing list.

It is our policy to cooperate whenever and wherever possible with other agencies and organizations engaged in the prevention of accidents. This Department continued to work in close harmony with the Baltimore Safety Council, the Health Departments of the City and State, and the Safety Engineering Club of Baltimore. The National Safety Congress was attended.

Upon request from the U. S. Department of Labor at Washington, D. C., the Director of Safety participated and assisted in promoting and conducting a training course in Baltimore for State factory inspectors. This course was conceived and promoted by the Division of Labor Standards, U. S. Department of Labor. It was conducted with the assistance and cooperation of the School of Hygiene of Johns Hopkins Uni-

versity, together with the active participation of the Health Department of Baltimore and the Safety Department of this Commission. In addition to inspectors from the Labor Department of Maryland and the Health Department of Baltimore City, five other states had representatives attending the course.

The Director of Safety also participated in the National Conference on Silicosis and similar dust diseases, serving as a member of the Committee on Regulatory and Administrative Phases, and a member of the sub-committee on Preventative Regulation.

Addresses on accident prevention were made during the year on a number of occasions to organizations, over the radio and to meetings of employees

It is without question true that we are today surrounded with more and greater hazards than ever before. Yet the slight increase in the number of accidents reported to the Commission was not as great as the reported increase in employment. There was a reduction in the number of fatal accidents over the previous year. Were it not for the legal requirements of the State and the accident prevention work being done by some organizations and employers, the number of accidental injuries, even though staggering at present, would have been much greater. It is also quite evident from the records that the appalling loss of life and limb and needless suffering should not have been so great had more effort been made by many to observe safe working conditions and safe practices. It behooves all of us to redouble our efforts in the ceaseless task of eliminating preventable accidents.

The cost of the safety work conducted by this Department is not a levy against the taxpayer but is borne by those who derive a direct benefit therefrom.

Respectfully submitted,

SAFETY DEPARTMENT,

JOSEPH A. HALLER,
Director of Safety.

ANNUAL REPORT
of the
STATE ACCIDENT FUND
of Maryland

Baltimore, Maryland, November 1, 1936.

STATE INDUSTRIAL ACCIDENT COMMISSION,
741 Equitable Building,
Baltimore, Maryland.

GENTLEMEN:

Attached hereto is a financial report of the State Accident Fund of Maryland as it appeared on the books and records of the Fund at the close of business, October 31, 1936. This shows the assets and liabilities of the Fund as of that date and also the income and disbursements during the year November 1, 1935 to October 31, 1936, both dates included, that period being the fiscal year of the Fund.

The assets of the Fund show an increase of \$50,337.11 and the increase in premiums was \$27,477.13. During the year 842 new policies were placed on our books. Claimants were paid during this period \$307,782.45 and \$155,640.86 was paid for their medical and hospital treatment. The entire cost of administering the Fund including all disbursements except compensation paid claimants and for medical service, was 9.2% of premiums, and the income, other than premiums, more than paid these expenses.

The experience rating plan continues to be satisfactory to the policyholders, and while there is no definite manner in which it can be computed, it is our firm belief it is having a tendency toward greater care and supervision on the part of the policyholder in keeping down his accident record. This is indicated by numerous inquiries we received from our policyholders as to the effect their experience will have on their rate, and by the noticeable cooperation between many of the policyholders and the Fund concerning accident causes and their prevention.

The State Accident Fund is in good financial condition, having a surplus sufficiently adequate in proportion to the volume of business done, and the surplus is guaranteed against serious depletion by a reinsurance treaty covering any catastrophe loss in excess of \$25,000.00 and to a limit of \$500,000.00.

Respectfully submitted,

STATE ACCIDENT FUND,

JAMES E. GREEN, JR.,
Superintendent.

ASSETS

Cash:		
Balance with Treasurer of Maryland.....	\$354,725.06	
Balance with Fidelity Trust Company.....	19,750.00	
Balance in Union Trust Company.....	250.00	
Balance in office.....	150.00	
		\$374,875.06
United States Treasury Bonds.....	\$307,800.00	
Consolidated Federal Land Bank Bonds.....	102,000.00	
Federal Farm Mortgage Corporation.....	50,000.00	
Home Owners Loan Corporation..	50,000.00	
Maryland State Roads Commission	100,000.00	
Maryland Emergency Bonds.....	50,000.00	
Baltimore City Stock, Annex Loan	14,000.00	
Baltimore City Stock, Water Loan	16,000.00	
Washington Suburban Sanitary District Bonds	50,000.00	
Baltimore County Metropolitan District Bonds	55,000.00	
Baltimore County Public School Bonds	9,000.00	
Dorchester County Court House and School Bonds.....	100,000.00	
Wicomico County School Bonds....	21,000.00	
Salisbury Water and Sewer Extension Bonds.....	25,000.00	
City of Easton, Maryland, Sewerage System Bonds.....	8,000.00	
		957,800.00*
Interest accrued on investments....	\$9,271.61	
Due from policyholders after deduction of possible loss for uncollectible accounts.....	38,227.23	
		47,498.84
Total assets		\$1,380,173.90

*The above securities are listed in the statement at par but the market value of these securities on October 31, 1936 was \$1,045,130.88.

LIABILITIES

Reserve for unpaid claims.....	\$498,000.00
Reserve for unearned premiums.....	9,488.79
Reserve for State Accident Fund expenses.....	35,436.15
Reserve for Reinsurance.....	1,000.00
Reserve for proportion of expenses of State Industrial Accident Commission (Section 27, Chapter 800, Acts of 1914).....	9,000.00
Catastrophe surplus (Section 23, Chapter 800, Acts of 1914).....	\$332,602.42
Additional surplus for protection of claimants and policyholders..	494,646.54
Total surplus.....	827,248.96*
Total liabilities	\$1,380,173.90

*This total surplus is protected by a Reinsurance Treaty whereby, in event of any catastrophe loss, the excess over \$25,000.00 would be paid by the reinsurance company to the limit of \$500,000.00.

INCOME

Premiums written (net).....	\$514,731.27
Interest received on investment....	\$36,673.45
Less interest prepaid.....	1,379.17
	35,194.28
Interest received on bills receivable.....	54.40
Interest accrued on investments.....	9,271.61
Reimbursements on claims.....	3,267.76
Profit on investments sold.....	1,125.00
Total income.....	\$563,744.32

DISBURSEMENTS

Losses paid:	
Medical	\$155,640.86
Permanent partial	109,288.86
Permanent total	5,379.01
Temporary total	135,961.40
Fatal	57,153.18
	<u>\$463,423.31</u>
Total paid during the current year for injuries occurring prior to November 1, 1935	\$231,754.14
Total paid during current year for losses occurring November 1, 1935, to November 1, 1936 ..	231,669.17
Return premiums (cash refunds)	2,105.95
Expenses of State Accident Fund	35,436.15
Assessment—proportion of expenses of the State Industrial Accident Commission	8,419.60
Reinsurance Treaty premium	3,013.42
Attorney fees and Court Costs	308.21
Balance	<u>51,037.68</u>
Total disbursements	\$563,744.32

State of Maryland

TWENTY-FOURTH ANNUAL REPORT

OF THE

State Industrial Accident
Commission

OF MARYLAND

FOR THE YEAR

November 1, 1937 to October 31, 1938
INCLUSIVE

Commissioners

WILLIAM F. BROENING, *Chairman*ROBERT H. CARR
OMAR D. CROTHERSRENO S. HARP
CHARLES S. WARNERALBERT E. BROWN, *Secretary*